

September 19, 2003  
PUBLIC NOTICE # 2003-38

**PUBLIC NOTICE OF INSURANCE COMPANIES  
RATE FILING**

The following companies have submitted rate filings as required by California Insurance Code Section 1861.05 (Proposition 103). The rate filings are available for public viewing at department offices at 45 Fremont Street, 23rd Floor, San Francisco and at 300 South Spring Street, 12th Floor, Los Angeles. Please call in advance to schedule appointments to view filings:

San Francisco - (415) 538-4300

Los Angeles - (213) 346-6707

Public Notices of rate filings are now posted every Friday on our web site at <http://www.insurance.ca.gov/docs/FS-RateFiling.htm>. In addition, listings of file approvals may be viewed at <http://www.insurance.ca.gov/docs/FS-RateFiling.htm>.

California Insurance Code Section 1861.05 (Proposition 103) allows any member of the public to request a hearing within 45 days from the date of this notice on any of the rate changes proposed. Request must be in writing and addressed to: RATE ENFORCEMENT BUREAU, 45 Fremont Street, 21st Floor, San Francisco, CA 94105. The public may also obtain information about the hearing process, intervention and compensation by contacting the Office of the Public Advisor at (916) 492-3559.

Note: Exemption filings, received on June 17, 1989 and prior approval files up and including those received in 1997, have been archived. Archived filings take approximately four weeks to retrieve.

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(see attached list)

**California Department of Insurance**  
**Public Notice Filing**  
**19-Sep-03**

File#	Grp #	Company Name	Line Type	Line Description	FileType	Program	Overall Rate*
03-6172	0626	ACE AMERICAN INS. CO.	COMM	OTHER LIABILITY	NEW PROGRAM	PROF LIAB-ARCHITECTS & ENGINEERS	0.00%
03-6235	0626	ACE PROPERTY & CASUALTY INS. CO.	COMM	ALLIED LINES	RATE	CROP-HAIL	13.10%
03-6234	0000	AGRI GENERAL INS. CO.	COMM	ALLIED LINES	RATE	CROP-HAIL	13.10%
03-6106	0012	AIU INS. CO.	COMM	OTHER LIABILITY	FORMS	UMBRELLA / EXCESS	
03-6191	0012	AIU INS. CO.	COMM	OTHER LIABILITY	FORMS	UMBRELLA & EXCESS LIABILITY	
03-6167	1325	ALEA NORTH AMERICA INS. CO.	COMM	MULTI-PERIL	RATE	NONE	-5.70%
03-6220	1325	ALEA NORTH AMERICA INS. CO.	COMM	EARTHQUAKE	RULE CHANGE	NONE	0.00%
03-6113	0140	AMCO INS. CO.	COMM	FIRE	RATE & FORM	HR3210 - CERTIFIED	0.00%
03-6179	0140	AMCO INS. CO.	COMM	FIRE	RATE & FORM	HR3210-NON-CERTIFIED	0.00%
03-6197	0140	AMCO INS. CO.	COMM	OTHER LIABILITY	RULE CHANGE	HR3210-CERTIFIED	0.00%
03-6244	0140	AMCO INS. CO.	COMM	OTHER LIABILITY	FORMS	UMBRELLA & EXCESS	
03-6209	0553	AMERICAN & FOREIGN INS. CO.	COMM	BURGLARY & THEFT	RULE CHANGE	HR3210-CERTIFIED	
03-6222	0553	AMERICAN & FOREIGN INS. CO.	COMM	TO LIAB/PHYS DAMA	RULE CHANGE	HR3210 - CERTIFIED	
03-6238	0553	AMERICAN & FOREIGN INS. CO.	COMM	BOILER & MACHINER	RULE CHANGE	HR3210 - CERTIFIED	
03-6245	0019	AMERICAN BANKERS INS. CO. OF FLORIDA	PERS	MEOWNERS MULTI-PI	RULE CHANGE	TENANTS, RENTERS INS.	
03-6160		AMERICAN NUCLEAR INSURERS	COMM	OTHER LIABILITY	FORMS	NUCLEAR LIABILITY	
03-6176	0000	ANCHOR GENERAL INS. CO.	PERS	TO LIAB/PHYS DAMA	CLASS PLAN	PROGRAM I	
03-6145	0000	C.P.A. INS. CO.	PERS	MISCELLANEOUS	FORMS	RAILROAD JOB LOSS	
03-6122	0000	CHURCH MUTUAL INS. CO.	COMM	OTHER LIABILITY	RULE CHANGE	HR3210-NON-CERTIFIED	
03-6101	0517	CLARENDON NATIONAL INS. CO.	COMM	FIRE	RULE CHANGE	HR3210-NON-CERTIFIED	0.00%
03-6105	0517	CLARENDON NATIONAL INS. CO.	COMM	TO LIAB/PHYS DAMA	RULE CHANGE	PREFERRED BUSINESS AUTO	
03-6186	0517	CLARENDON NATIONAL INS. CO.	COMM	FIRE	RULE CHANGE	HR3210-CERTIFIED	0.00%
03-6210	0553	CONNECTICUT INDEMNITY CO. (THE)	COMM	BURGLARY & THEFT	RULE CHANGE	HR3210-CERTIFIED	
03-6226	0553	CONNECTICUT INDEMNITY CO. (THE)	COMM	TO LIAB/PHYS DAMA	RULE CHANGE	HR3210 - CERTIFIED	
03-6129	0350	COREGIS INS. CO.	COMM	OTHER LIABILITY	FORMS	PROF. LIAB.-EDUCATORS & EMPLOYME	
03-6130	0350	COREGIS INS. CO.	COMM	OTHER LIABILITY	FORMS	PROF. LIAB.-PUBLIC OFFICIALS & EMPL.	
03-6131	0350	COREGIS INS. CO.	COMM	OTHER LIABILITY	FORMS	PROF. LIAB.-PUBLIC OFFICIALS & EMPL.	
03-6143	0350	COREGIS INS. CO.	COMM	OTHER LIABILITY	FORMS	PROF. LIAB.-EDUCATORS & EMPL.-INDE	
03-6162	0350	COREGIS INS. CO.	COMM	TO LIAB/PHYS DAMA	FORMS	NONE	
03-6211	0831	DOCTORS' CO., AN INTERINS. EXCHANGE (TF	COMM	EDICAL MALPRACTIC	RATE	PHYSICIANS, SURGEONS & ANCILLARY	9.80%
03-6212	0553	FIRE & CASUALTY INS. CO. OF CONNECTICU	COMM	BURGLARY & THEFT	RULE CHANGE	HR3210-CERTIFIED	
03-6227	0553	FIRE & CASUALTY INS. CO. OF CONNECTICU	COMM	TO LIAB/PHYS DAMA	RULE CHANGE	HR3210 - CERTIFIED	
03-6159	1129	FOLKSAMERICA REINS. CO.	COMM	MULTI-PERIL	RULE CHANGE	COMM BLDG. OWNERS POLICY	
03-6213	0553	GLOBE INDEMNITY CO.	COMM	BURGLARY & THEFT	RULE CHANGE	HR3210-CERTIFIED	
03-6228	0553	GLOBE INDEMNITY CO.	COMM	TO LIAB/PHYS DAMA	RULE CHANGE	HR3210 - CERTIFIED	
03-6240	0553	GLOBE INDEMNITY CO.	COMM	BOILER & MACHINER	RULE CHANGE	HR3210 - CERTIFIED	
03-6169	0083	GRANGE INS. ASSOCIATION	PERS	TO PHYSICAL DAMA	RULE CHANGE	NONE	
03-6199	0084	GREAT AMERICAN ALLIANCE INS. CO.	COMM	MEOWNERS MULTI-PI	FORMS	AGRIBUSINESS	
03-6200	0084	GREAT AMERICAN ASSURANCE CO.	COMM	MEOWNERS MULTI-PI	FORMS	AGRIBUSINESS	
03-6201	0084	GREAT AMERICAN INS. CO.	COMM	MEOWNERS MULTI-PI	FORMS	AGRIBUSINESS	
03-6202	0084	GREAT AMERICAN INS. CO. OF NEW YORK	COMM	MEOWNERS MULTI-PI	FORMS	AGRIBUSINESS	
03-6137	1285	GREENWICH INS. CO.	COMM	FIRE	RULE CHANGE	NONE	0.00%
03-6102	0517	HARBOR SPECIALTY INS. CO.	COMM	FIRE	RULE CHANGE	HR3210-NON-CERTIFIED	0.00%
03-6187	0517	HARBOR SPECIALTY INS. CO.	COMM	FIRE	RULE CHANGE	HR3210-CERTIFIED	0.00%
03-6204	0300	HORACE MANN INS. CO.	PERS	TO LIAB/PHYS DAMA	RULE CHANGE	NONE	0.00%
03-6103	0517	INS. CORP OF HANNOVER	COMM	FIRE	RULE CHANGE	HR3210-NON-CERTIFIED	0.00%
03-6188	0517	INS. CORP OF HANNOVER	COMM	FIRE	RULE CHANGE	HR3210-CERTIFIED	0.00%
03-6171		INS. SVCS OFFICE, INC.	COMM	EDICAL MALPRACTIC	MANUAL	NONE	
03-6108	0785	MARKEL AMERICAN INS. CO.	COMM	OTHER LIABILITY	RATE	EMPLOYMENT PRACTICES LIABILITY	43.10%
03-6123	0350	MONTGOMERY WARD INS. CO.	PERS	MISCELLANEOUS	RULE CHANGE	INVOLUNTARY UMEMPLOYMENT	
03-6107	0012	NATIONAL UNION FIRE INS. CO. OF PITTSBUI	COMM	OTHER LIABILITY	FORMS	UMBRELLA / EXCESS	
03-6192	0012	NATIONAL UNION FIRE INS. CO. OF PITTSBUI	COMM	OTHER LIABILITY	FORMS	UMBRELLA & EXCESS LIABILITY	
03-6182	0140	NATIONWIDE MUTUAL FIRE INS. CO.	PERS	TO PHYSICAL DAMA	SYMBOLS	VEHICLE EXPERIENCE RATING	
03-6115	0140	NATIONWIDE MUTUAL INS. CO.	COMM	FIRE	RATE & FORM	HR3210 - CERTIFIED	0.00%
03-6180	0140	NATIONWIDE MUTUAL INS. CO.	COMM	FIRE	RATE & FORM	HR3210-NON-CERTIFIED	0.00%
03-6181	0140	NATIONWIDE MUTUAL INS. CO.	PERS	TO PHYSICAL DAMA	SYMBOLS	VEHICLE EXPERIENCE RATING	
03-6198	0140	NATIONWIDE MUTUAL INS. CO.	COMM	OTHER LIABILITY	RULE CHANGE	HR3210-CERTIFIED	0.00%
03-6183	0140	NATIONWIDE PROPERTY & CASUALTY INS. C	PERS	TO PHYSICAL DAMA	SYMBOLS	VEHICLE EXPERIENCE RATING	
03-6142	3321	NORTHLAND INS. CO.	PERS	TO LIAB/PHYS DAMA	RULE CHANGE	MOTORCYCLE	
03-6109	1218	PENN-AMERICA INS. CO.	COMM	OTHER LIABILITY	FORMS	NONE	
03-6153	1218	PENN-AMERICA INS. CO.	COMM	MULTI-PERIL	FORMS	NONE	
03-6121	0677	PHILADELPHIA INDEMNITY INS. CO.	COMM	AUTO LIABILITY	RULE CHANGE	NONE	
03-6128	0677	PHILADELPHIA INDEMNITY INS. CO.	COMM	TO PHYSICAL DAMA	RULE CHANGE	NONE	
03-6156	0677	PHILADELPHIA INDEMNITY INS. CO.	COMM	MULTI-PERIL	RULE CHANGE	SMP	
03-6194	0677	PHILADELPHIA INDEMNITY INS. CO.	COMM	MULTI-PERIL	RULE CHANGE	COMM PACKAGE	
03-6218	0677	PHILADELPHIA INDEMNITY INS. CO.	COMM	OTHER LIABILITY	FORMS	NONE	
03-6219	0677	PHILADELPHIA INDEMNITY INS. CO.	COMM	OTHER LIABILITY	FORMS	PROF. LIAB. EXCESS INS.	
03-6246	0304	PRUDENTIAL PROPERTY & CASUALTY INS. C	PERS	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS - PCAT	0.00%
03-6157	0796	QBE INS. CORP	COMM	MULTI-PERIL	RULE CHANGE	COMM BUILDING OWNERS POLICY	

**California Department of Insurance**  
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File#	Grp #	Company Name	Line Typ	Line Description	FileType	Program	Overall Rate*
03-6207	0796	QBE INS. CORP	COMM	OTHER LIABILITY	NEW PROGRAM	STORAGE OPERATORS CONTRACT LIAB	0.00%
03-6104	0517	REDLAND INS. CO.	COMM	FIRE	RULE CHANGE	HR3210-NON-CERTIFIED	0.00%
03-6190	0517	REDLAND INS. CO.	COMM	FIRE	RULE CHANGE	HR3210-CERTIFIED	0.00%
03-6170	0083	ROCKY MOUNTAIN FIRE & CASUALTY CO.	PERS	TO PHYSICAL DAMA	RULE CHANGE	NONE	
03-6214	0553	ROYAL INDEMNITY CO.	COMM	BURGLARY & THEFT	RULE CHANGE	HR3210-CERTIFIED	
03-6229	0553	ROYAL INDEMNITY CO.	COMM	TO LIAB/PHYS DAMA	RULE CHANGE	HR3210 - CERTIFIED	
03-6241	0553	ROYAL INDEMNITY CO.	COMM	BOILER & MACHINER	RULE CHANGE	HR3210 - CERTIFIED	
03-6215	0553	ROYAL INS. CO. OF AMERICA	COMM	BURGLARY & THEFT	RULE CHANGE	HR3210-CERTIFIED	
03-6230	0553	ROYAL INS. CO. OF AMERICA	COMM	TO LIAB/PHYS DAMA	RULE CHANGE	HR3210 - CERTIFIED	
03-6242	0553	ROYAL INS. CO. OF AMERICA	COMM	BOILER & MACHINER	RULE CHANGE	HR3210 - CERTIFIED	
03-6216	0553	SAFEGUARD INS. CO.	COMM	BURGLARY & THEFT	RULE CHANGE	HR3210-CERTIFIED	
03-6231	0553	SAFEGUARD INS. CO.	COMM	TO LIAB/PHYS DAMA	RULE CHANGE	HR3210 - CERTIFIED	
03-6243	0553	SAFEGUARD INS. CO.	COMM	BOILER & MACHINER	RULE CHANGE	HR3210 - CERTIFIED	
03-6154	0553	SECURITY INS. CO. OF HARTFORD	COMM	MULTI-PERIL	RULE CHANGE	SMP - GROCERS	0.00%
03-6217	0553	SECURITY INS. CO. OF HARTFORD	COMM	BURGLARY & THEFT	RULE CHANGE	HR3210-CERTIFIED	
03-6232	0553	SECURITY INS. CO. OF HARTFORD	COMM	TO LIAB/PHYS DAMA	RULE CHANGE	HR3210 - CERTIFIED	
03-6184	3219	SOMPO JAPAN INS. CO. OF AMERICA	COMM	OTHER LIABILITY	RATE & FORM	NONE	13.10%
03-6146	0164	ST. PAUL FIRE & MARINE INS. CO.	COMM	MULTI-PERIL	FORMS	TECHNOLOGY PREMIER PROPERTY PRO	
03-6148	0164	ST. PAUL GUARDIAN INS. CO.	COMM	MULTI-PERIL	FORMS	TECHNOLOGY PREMIER PROPERTY PRO	
03-6150	0164	ST. PAUL MERCURY INS. CO.	COMM	MULTI-PERIL	FORMS	TECHNOLOGY PREMIER PROPERTY PRO	
03-6233	0176	STATE FARM FIRE & CASUALTY CO.	COMM	ALLIED LINES	RATE	CROP-HAIL	13.10%
03-6152	0176	STATE FARM GENERAL INS. CO.	PERS	MEOWNERS MULTI-P	FORMS	RENTAL DWELLING	
03-6155	0176	STATE FARM GENERAL INS. CO.	COMM	MULTI-PERIL	FORMS	NONE	
03-6251	0176	STATE FARM GENERAL INS. CO.	PERS	MEOWNERS MULTI-P	FORMS	RENTAL CONDOMIUNUM UNITWONERS	
03-6134	0093	STATE NATIONAL INS. CO., INC.	COMM	TO LIAB/PHYS DAMA	NEW PROGRAM	ASIAN OWNED PROPERTIES	0.00%
03-6135	0093	STATE NATIONAL INS. CO., INC.	COMM	BURGLARY & THEFT	NEW PROGRAM	ASIAN OWNED PROPERTIES	0.00%
03-6136	0093	STATE NATIONAL INS. CO., INC.	COMM	OTHER LIABILITY	NEW PROGRAM	UMBRELLA/EXCESS MIDDLE MARKET	0.00%
03-6147	0093	STATE NATIONAL INS. CO., INC.	COMM	INLAND MARINE	NEW PROGRAM	MIDDLE MARKET	0.00%
03-6151	0093	STATE NATIONAL INS. CO., INC.	COMM	FIRE	NEW PROGRAM	ASIAN OWNED PROPERTIES	0.00%
03-6161	0093	STATE NATIONAL INS. CO., INC.	COMM	OTHER LIABILITY	NEW PROGRAM	MIDDLE MARKET	0.00%
03-6225	0093	STATE NATIONAL INS. CO., INC.	COMM	MULTI-PERIL	NEW PROGRAM	TRUCKING	0.00%
03-6158	2978	SUMITOMO MARINE & FIRE INS. CO. OF AME	COMM	MULTI-PERIL	RULE CHANGE	COMM BUILDING OWNERS POLICY	
03-6124	3098	TOKIO MARINE & FIRE INS. CO., LIMITED (TH	COMM	INLAND MARINE	RULE CHANGE	HR3210-CERTIFIED	0.00%
03-6193	3098	TOKIO MARINE & FIRE INS. CO., LIMITED (TH	COMM	FIRE	RULE CHANGE	HR3210-CERTIFIED	0.00%
03-6125	0400	UNIGARD INDEMNITY CO.	COMM	MEOWNERS MULTI-P	RULE CHANGE	NONE	0.00%
03-6120	0400	UNIGARD INS. CO.	PERS	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS	
03-6126	0400	UNIGARD INS. CO.	COMM	MEOWNERS MULTI-P	RULE CHANGE	NONE	0.00%
03-6236	0031	UNITED STATES LIABILITY INS. CO.	PERS	OTHER LIABILITY	RATE	COMPREHENSIVE PER LIAB	30.30%
03-6163	0200	UNITED SVCS AUTOMOBILE ASSOCIATION	PERS	MEOWNERS MULTI-P	RULE CHANGE	RENTERS	
03-6164	0200	USAA CASUALTY INS. CO.	PERS	MEOWNERS MULTI-P	RULE CHANGE	RENTERS	
03-6096	0626	WESTCHESTER FIRE INS. CO.	COMM	SURETY	RULE CHANGE	SMALL CONTRACTOR	
03-6205	1285	WINTERTHUR INTERNATIONAL AMERICA IN	COMM	FIRE	RULE CHANGE	NONE	0.00%

111 TOTAL APPLICATIONS RECEIVED